

EXHIBIT B



P.O. Box 941911
Houston TX 77094-9785
ADDRESS SERVICE REQUESTED

To Pay Online, go to www.payuflp.com
To Pay by Phone, call: 1-281-647-4152



0008020024006448878908805204834-Y123A77EC8 234
CDG1 / 04-12-000-9104 / 234
JUSTINA A LUNA
334 Mountain Ave
Bound Brook NJ 08805-2048



Confidential Message



UNIVERSAL FIDELITY, LP
OFFICE HOURS:
8:00A.M. TO 9:00P.M. (CST) MONDAY-THURSDAY
8:00A.M. TO 5:00P.M. (CST) FRIDAY
8:00A.M. TO 12:00P.M. (CST) SATURDAY
SE HABLA ESPAÑOL

DEBTOR INFORMATION

EDP Number: 04-12-000-9104
Date: August 7, 2012

CLIENT INFORMATION

RE: VALERO-DIAMOND SHAMROCK
ACCOUNT NO.: 69712297
BALANCE DUE: \$789.48

Dear JUSTINA A LUNA,

The debt that you owe to the above-referenced client has been placed with **Universal Fidelity LP**, a national collection agency, because of our experience in collecting outstanding accounts just like yours.

We have been advised by our client that you have an amount due of \$789.48. We are eager to work with you to remedy this situation.

Universal Fidelity LP offers convenient payment options to help you satisfy this debt. You may **PAY On-line** via our website: www.payuflp.com. To **PAY by Phone**, please call 1-281-647-4152. To **PAY by Mail**, use the attached payment coupon and provided return envelope.

If you desire further information or need assistance, please call us.

Sincerely,

C. Hearn

C. Hearn
Director of Payment Control



1-281-647-4152



www.payuflp.com



P.O. Box 941911
Houston TX 77094-8911

Calls to or from UFLP may be monitored or recorded for quality assurance.
See reverse side for important consumer information.

This is an attempt to collect a debt and/or subrogation claim and any information obtained will be used for that purpose.
This communication is from a debt collector.

✓ DETACH PAYMENT COUPON AND MAIL IN RETURN ENVELOPE PROVIDED TO ENSURE PROPER CREDIT TO YOUR ACCOUNT ✓

NOTICE: SEE REVERSE SIDE FOR IMPORTANT CONSUMER INFORMATION AND CHANGE OF ADDRESS

REQUIRED PAYMENT METHOD: ☐ CHECK ☐ MONEY ORDER ☐ CREDIT CARD

** CHECKS MAY BE ELECTRONICALLY DEPOSITED **

DEBTOR INFORMATION

STATEMENT DATE: August 7, 2012
DEBTOR NAME: JUSTINA A LUNA
RE: VALERO-DIAMOND SHAMROCK
EDP NUMBER: 04-12-000-9104

BALANCE DUE: \$789.48

IF PAYING BY CREDIT CARD, FILL OUT BELOW.

				AMOUNT TO CHARGE \$	
CARD NUMBER				EXP. DATE	
NAME ON CARD				CVV	
SIGNATURE					

69712297 1 69712297 7894878948

IF PAYING BY CHECK OR MONEY ORDER, FILL OUT BELOW.

DATE OF PAYMENT / /		AMOUNT ENCLOSED \$
CONTACT PHONE NUMBERS		
CELL PHONE () -	HOME PHONE () -	

REMIT PAYMENT TO:

UNIVERSAL FIDELITY LP
P.O. Box 941911
Houston TX 77094-8911

UNLESS YOU NOTIFY THIS OFFICE WITHIN 30 DAYS AFTER RECEIVING YOUR INITIAL NOTICE THAT YOU DISPUTE THE VALIDITY OF THIS DEBT OR ANY PORTION THEREOF, THIS OFFICE WILL ASSUME THIS DEBT IS VALID. IF YOU NOTIFY THIS OFFICE IN WRITING WITHIN 30 DAYS FROM RECEIVING YOUR INITIAL NOTICE, THIS OFFICE WILL: OBTAIN VERIFICATION OF THE DEBT OR OBTAIN A COPY OF A JUDGMENT AND MAIL YOU A COPY OF SUCH JUDGMENT OR VERIFICATION. IF YOU REQUEST THIS OFFICE IN WRITING WITHIN 30 DAYS AFTER RECEIVING YOUR INITIAL NOTICE, THIS OFFICE WILL PROVIDE YOU WITH THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR, IF DIFFERENT FROM THE CURRENT CREDITOR.

WE ARE REQUIRED UNDER STATE LAW TO NOTIFY CONSUMERS OF THE FOLLOWING RIGHTS. THIS NOTICE DOES NOT CONTAIN A COMPLETE LIST OF THE RIGHTS CONSUMERS HAVE UNDER STATE AND FEDERAL LAW.

CALIFORNIA RESIDENTS:

THE STATE ROSENTHAL FAIR DEBT COLLECTION PRACTICES ACT AND THE FEDERAL FAIR DEBT COLLECTION PRACTICES ACT REQUIRE THAT, EXCEPT UNDER UNUSUAL CIRCUMSTANCES, COLLECTORS MAY NOT CONTACT YOU BEFORE 8 A.M. OR AFTER 8 P.M. THEY MAY NOT HARASS YOU BY USING THREATS OF VIOLENCE OR ARREST OR BY USING OBSCENE LANGUAGE. COLLECTORS MAY NOT USE FALSE OR MISLEADING STATEMENTS OR CALL YOU AT WORK IF THEY KNOW OR HAVE REASON TO KNOW THAT YOU MAY NOT RECEIVE PERSONAL CALLS AT WORK. FOR THE MOST PART COLLECTORS, MAY NOT TELL ANOTHER PERSON, OTHER THAN YOUR ATTORNEY OR SPOUSE, ABOUT THE DEBT. COLLECTORS MAY CONTACT ANOTHER PERSON TO CONFIRM YOUR LOCATION OR ENFORCE A JUDGMENT. FOR MORE INFORMATION ABOUT DEBT COLLECTION ACTIVITIES, YOU MAY CONTACT THE FEDERAL TRADE COMMISSION AT 1-877-FTC-HELP OR WWW.FTC.GOV.

COLORADO RESIDENTS:

ON BEHALF OF OUR FIRM AND OUR CLIENT WE ARE PROVIDING THE FOLLOWING NOTICE: A CONSUMER HAS THE RIGHT TO REQUEST IN WRITING THAT A DEBT COLLECTOR OR COLLECTION AGENCY CEASE FURTHER COMMUNICATION WITH THE CONSUMER. A WRITTEN REQUEST TO CEASE COMMUNICATION WILL NOT PROHIBIT THE DEBT COLLECTOR OR COLLECTION AGENCY FROM TAKING ANY OTHER ACTION AUTHORIZED BY LAW TO COLLECT THE DEBT. FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE WWW.COLORADOATTORNEYGENERAL.GOV/CA. IN-STATE OFFICE IS LOCATED AT 13000 E. BRIARWOOD AVENUE, #340, CENTENNIAL CO 80012.; TELEPHONE: 303-309-3839

MASSACHUSETTS RESIDENTS:

IMPORTANT NOTICE - YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE DEBT COLLECTOR.

MINNESOTA RESIDENTS:

COLLECTION AGENCY LICENSE IS EXEMPT BY THE MINNESOTA DEPARTMENT OF COMMERCE.

NORTH CAROLINA RESIDENTS:

THIS COLLECTION AGENCY IS LICENSED BY THE COMMISSION OF INSURANCE OF THE STATE OF NORTH CAROLINA, LICENSE NUMBER #101881.

TENNESSEE RESIDENTS:

THIS COLLECTION AGENCY IS LICENSED BY THE COLLECTION SERVICES BOARD, STATE DEPARTMENT OF COMMERCE AND INSURANCE, 500 JAMES ROBERTSON PARKWAY, 2nd Floor NASHVILLE, TENNESSEE 37243-1145.

Change of Address Form					
PLEASE PRINT		PLEASE PRINT		PLEASE PRINT	
NAME					
ADDRESS					
CITY				STATE	ZIP
HOME PHONE () -		WORK PHONE () -		CELL PHONE () -	
EMAIL ADDRESS					
SIGNATURE					DATE / /